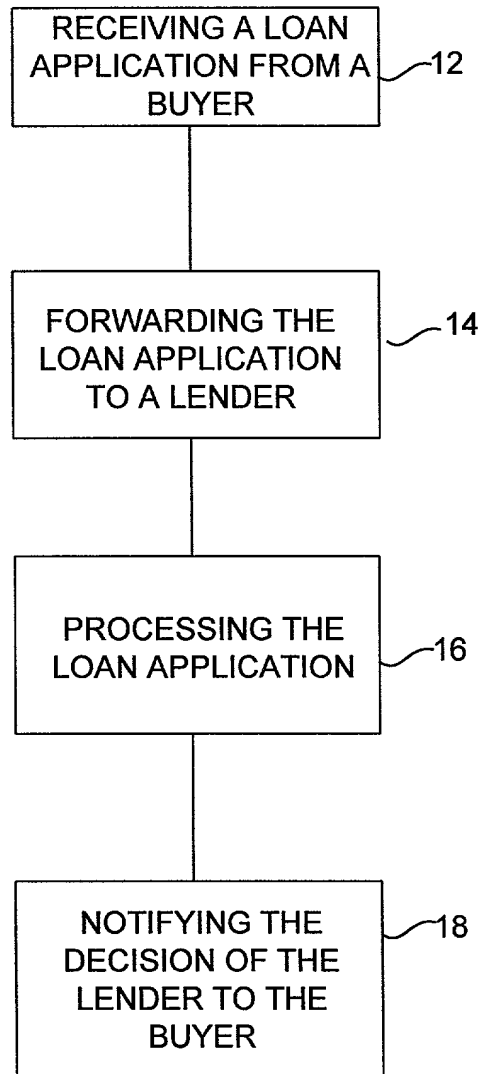


FIG. 1



10

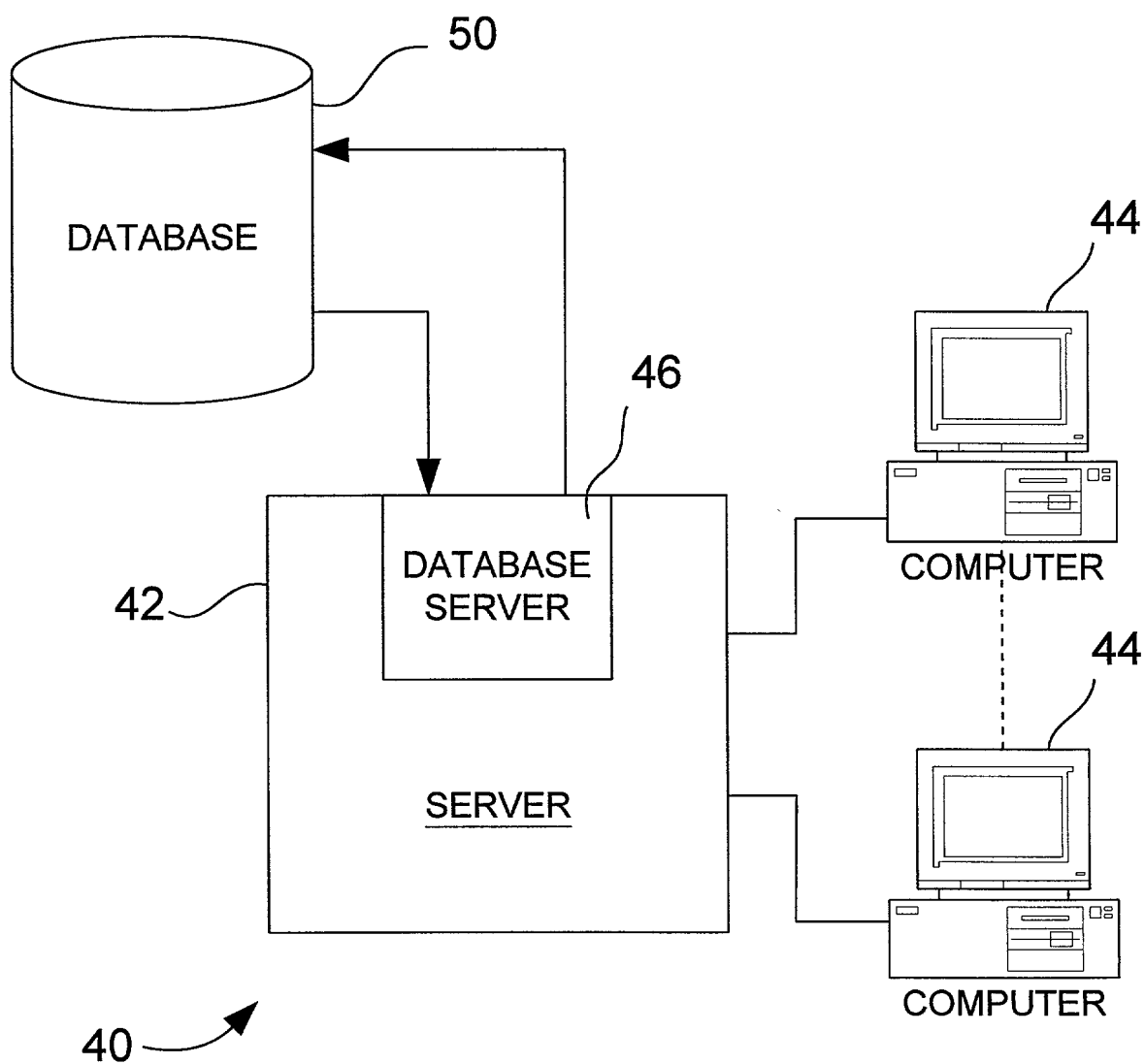


FIG. 2

FIG. 3

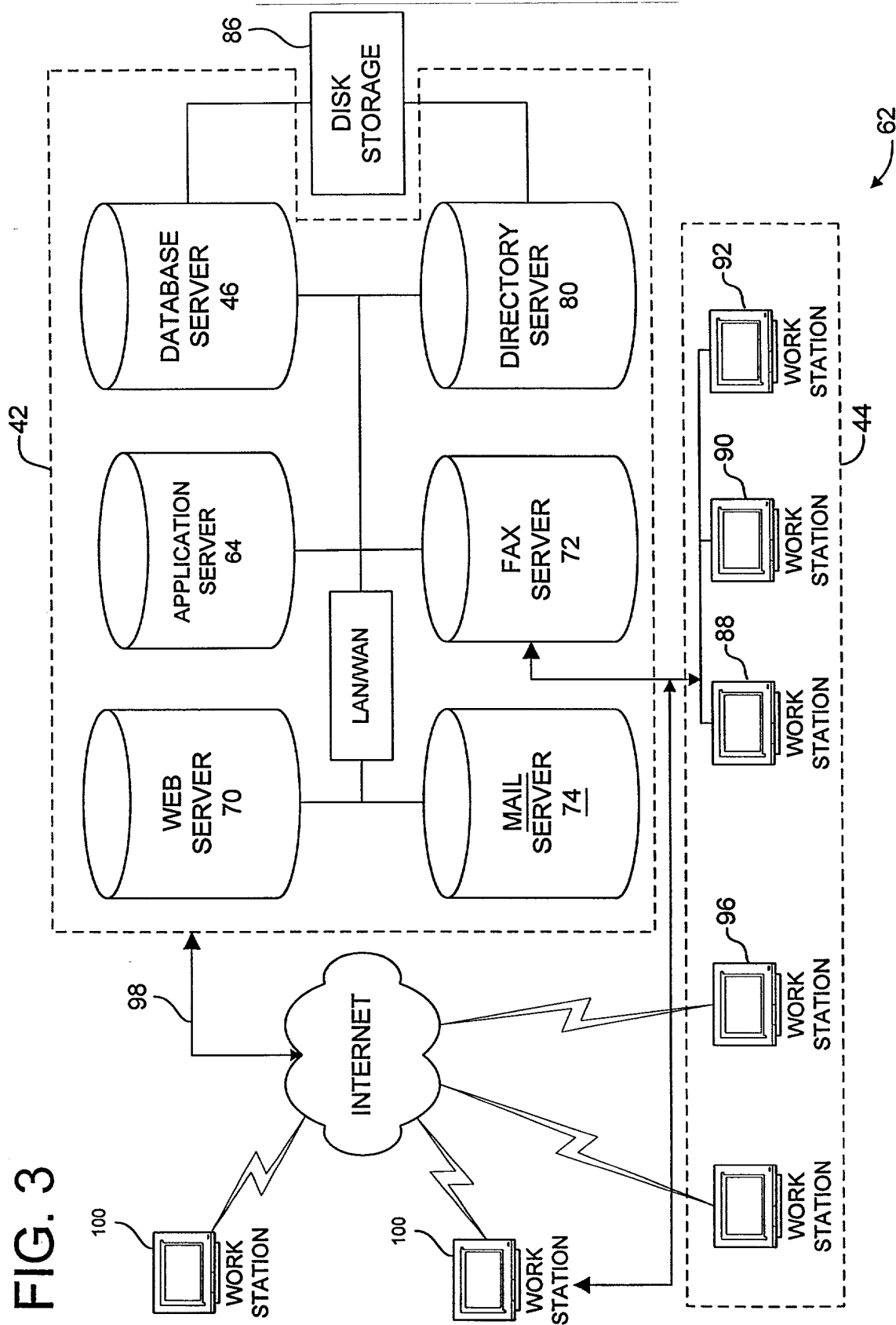
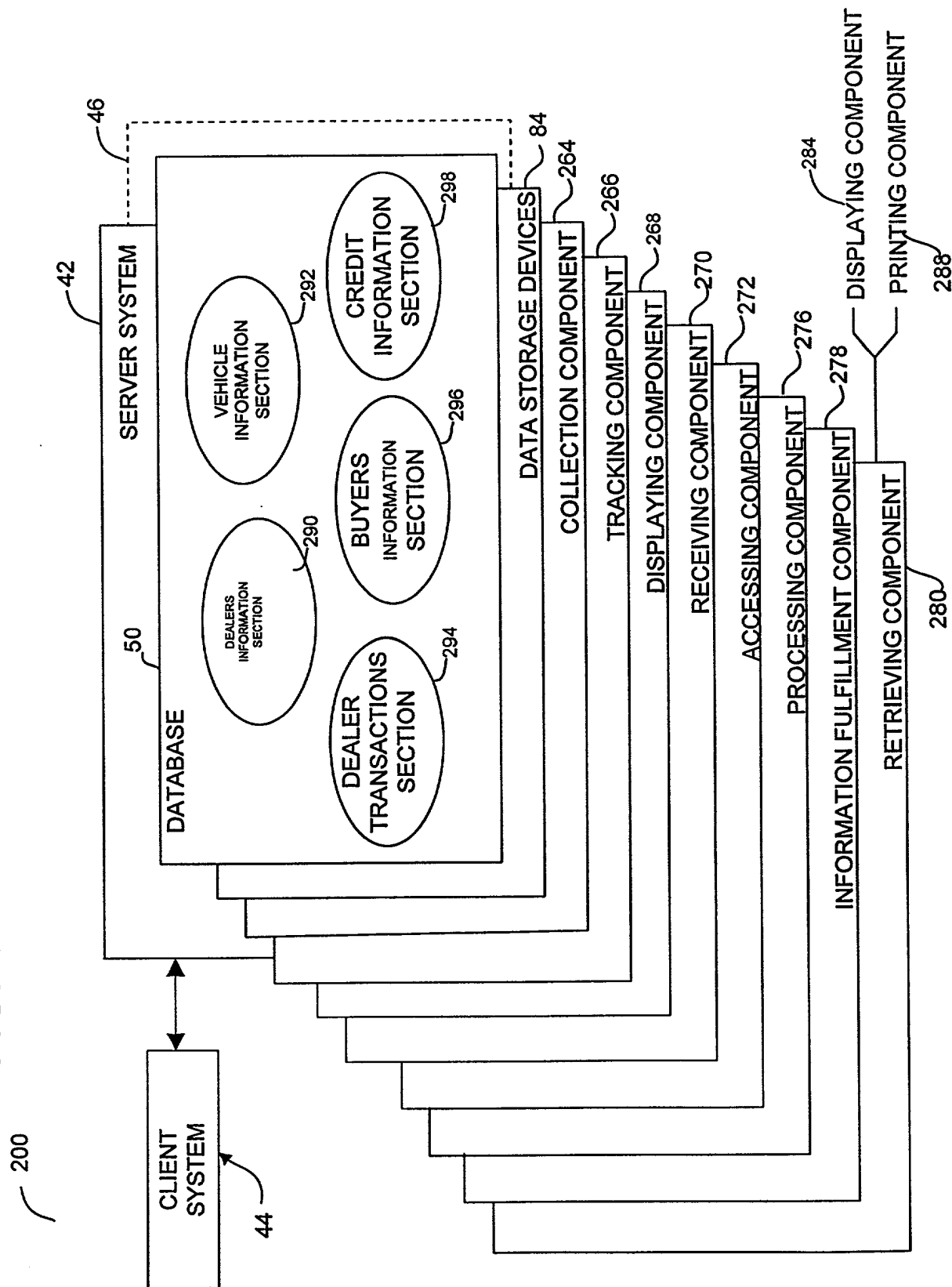


FIG. 4



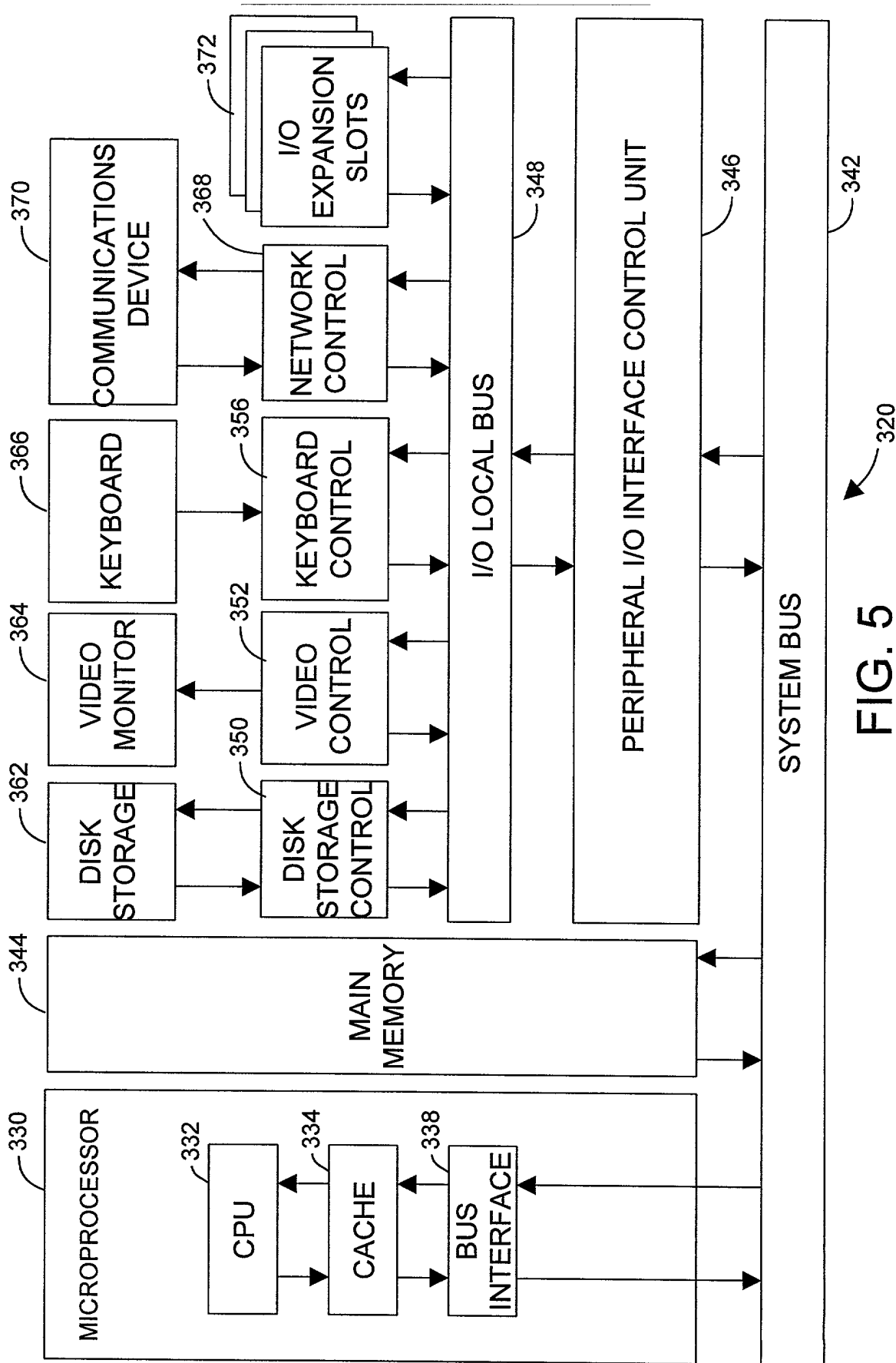
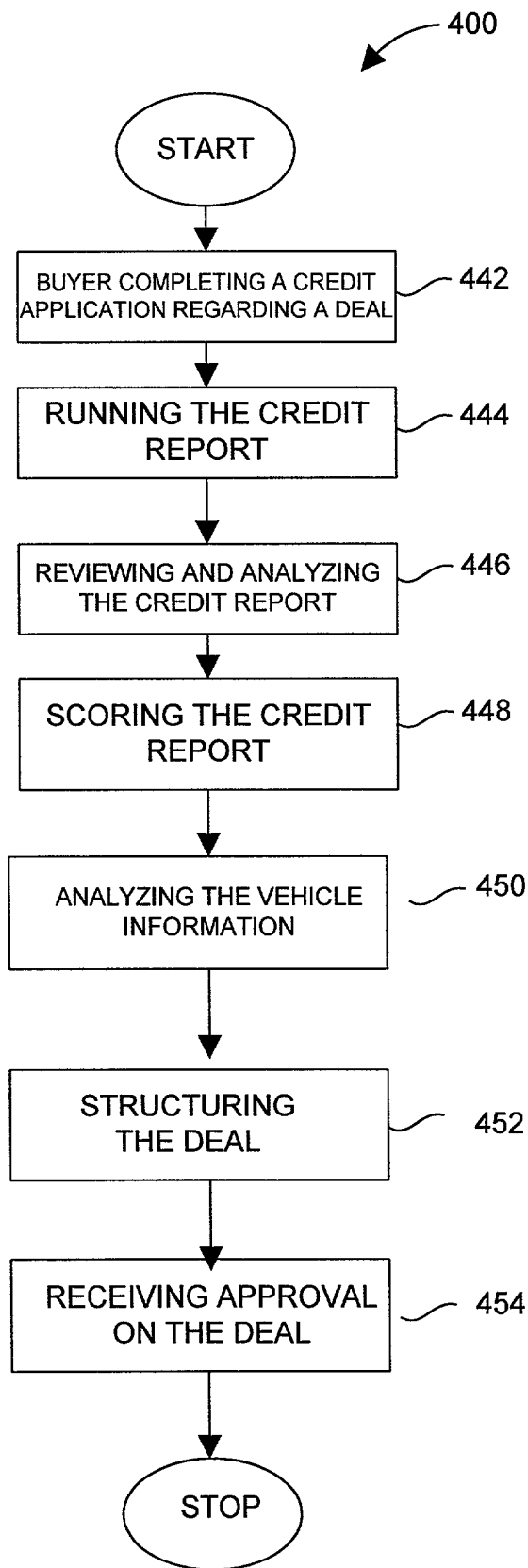


FIG. 5

FIG. 6



Westlake Financial Services Dealer Contract Checklist

Figure 8

494

Dealer _____

Today's Date _____

Customer _____

Contract Date _____

First Pmt Due _____
(send if due within 10 days)

From Dealer:

1. _____ Complete, Signed Original Credit Application (Including COMPLETE Landlord and Bank Account Information)
2. _____ Motor Vehicle Contract and Security Agreement-Original and Assignment Copy (Signed Front And Back by Dealer)
3. _____ Book sheet
4. _____ WESTLAKE Guarantee of Title
5. _____ Verification of Insurance Showing Westlake as Lienholder (UIC Certificate of Insurance or Endorsement Add-On from Admitted Carriers only--NO DEALER-PROCURED OR ASSISTED BINDERS!)
6. _____ Copy of Agreement to Furnish Insurance (Complete with Agent's Name, Phone Number and Policy Number)
7. _____ Copy of Service Contract (if Applicable)
8. _____ Copy of Credit Bureau Report
9. _____ Copy of Westlake Buy Program (Showing "YES" / "YES")
10. _____ Copy of Cosigner Agreement (if Applicable)
11. _____ Copy of Spanish Translation Contract (if Applicable)
12. _____ Copy of Report of Sale (ROS)
13. _____ Copy of DMV Form 262 (Odometer Statement / Bill of Sale)
14. _____ Copy of Smog-Pass Printout
15. _____ Copy of Validated Registration (if Applicable; Westlake as Lienholder)
16. _____ Copy of dealership cash receipt for down payment (signed by customer and dealer)

Figure 9

496

Westlake Financial Services Dealer Contract Checklist

Dealer _____

Today's Date _____

Customer _____

Contract Date _____

From Customer:

1. _____ **PROOF OF INCOME**

Salaried Employees:

Current Paystub which shows YTD earnings. Paystub MUST be dated no more than 30 days prior to contract date. If no YTD, then must provide 4 consecutive paystubs. If no paystub, then provide letter from employer on company letterhead (company must be listed in phone book).

Self-Employed:

Last 3 months Bank Statements

2. _____ **PROOF OF HOUSING**

Renter:

FULL information, including name, address and phone number, on the Property Owner or Manager where customer lives.

Owner:

Copy of most recent mortgage statement.

3. _____ **PROOF OF RESIDENCE**

Mail addressed to customer at contract address, postmarked no more than 30 days prior to contract date. If this is a bill, please send a copy of the BILL, not the envelope.

4. _____ **PHONE BILL**

Copy of ALL pages; bill dated no more than 30 days prior to contract date.

5. _____ **WESTLAKE REFERENCE SHEET**

10 references in total, 4 direct family, 6 other.

6. _____ **DRIVER'S LICENSE**

Must be current and valid in state issued. NO International/Foreign Licenses.

7. _____ **PROOF OF SOCIAL SECURITY NUMBER**

Copy of Social Security Card or Printed Document showing SSN.

Westlake Financial Services Reference List

Figure 10

498

MUST COMPLETE ALL REFERENCES-REGARDLESS OF LOCATION

Applicant Name _____

1. FATHER

Name _____

Address _____

City _____

Phone _____

2. MOTHER

Name _____

Address _____

City _____

Phone _____

3. OTHER GARAGING ADDRESS
(If different from address on credit application)

Address _____

City _____

Phone _____

4. CONTACT INFO

Pager # _____

Cell # _____

Voice Mail _____

E-Mail _____

5. BROTHER/SISTER

Name _____

Address _____

City _____

Phone _____

6. BROTHER/SISTER

Name _____

Address _____

City _____

Phone _____

7. OTHER RELATIVE

Name _____

Address _____

City _____

Phone _____

8. OTHER RELATIVE

Name _____

Address _____

City _____

Phone _____

Westlake Financial Services Reference List

Figure 11

500

MUST COMPLETE ALL REFERENCES-REGARDLESS OF LOCATION

9. FRIEND

Name _____

Address _____

City _____

Phone _____

10. FRIEND

Name _____

Address _____

City _____

Phone _____

11. FRIEND

Name _____

Address _____

City _____

Phone _____

12. FRIEND

Name _____

Address _____

City _____

Phone _____

13. FRIEND

Name _____

Address _____

City _____

Phone _____

14. LANDLORD

Name _____

Address _____

City _____

Phone _____

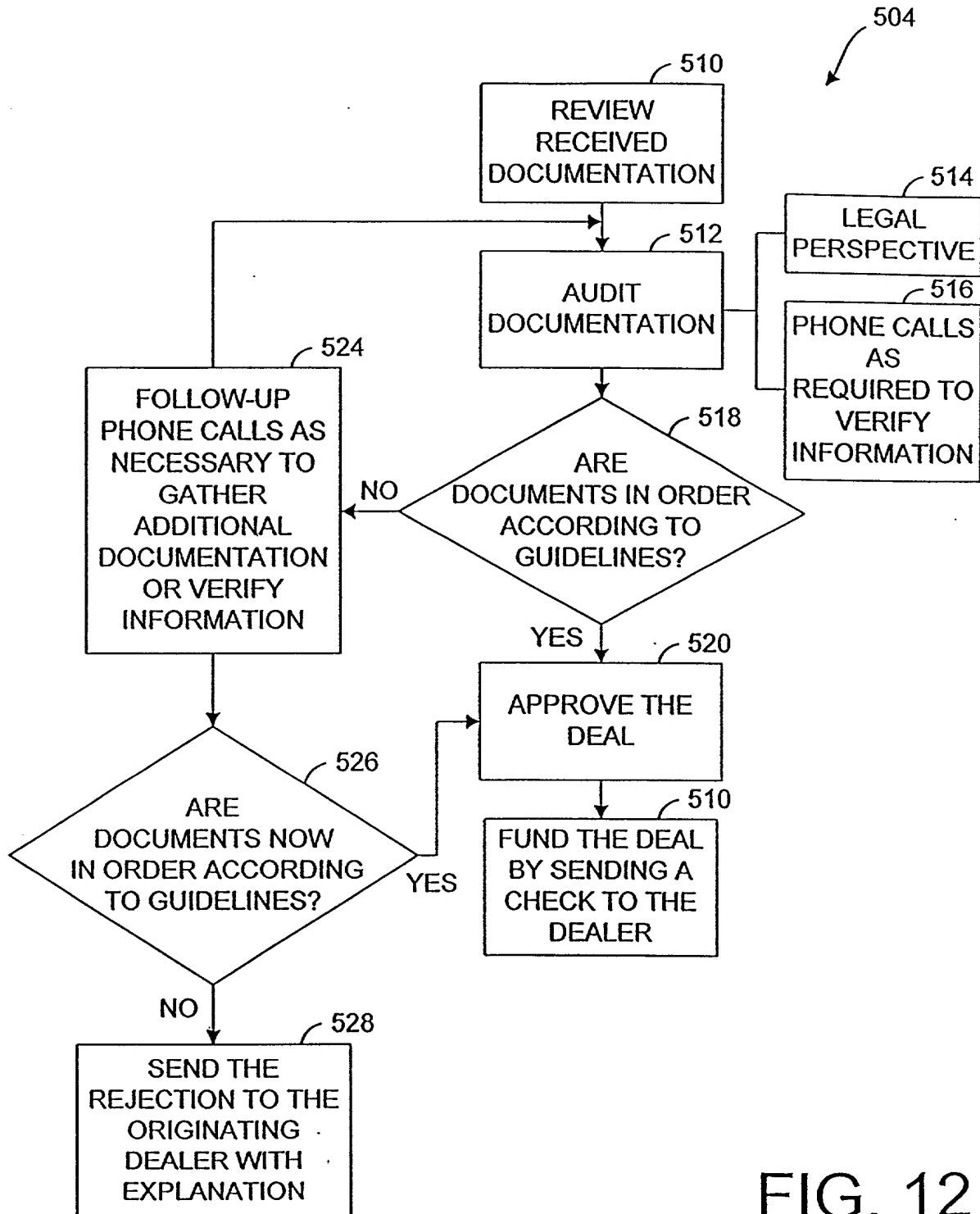
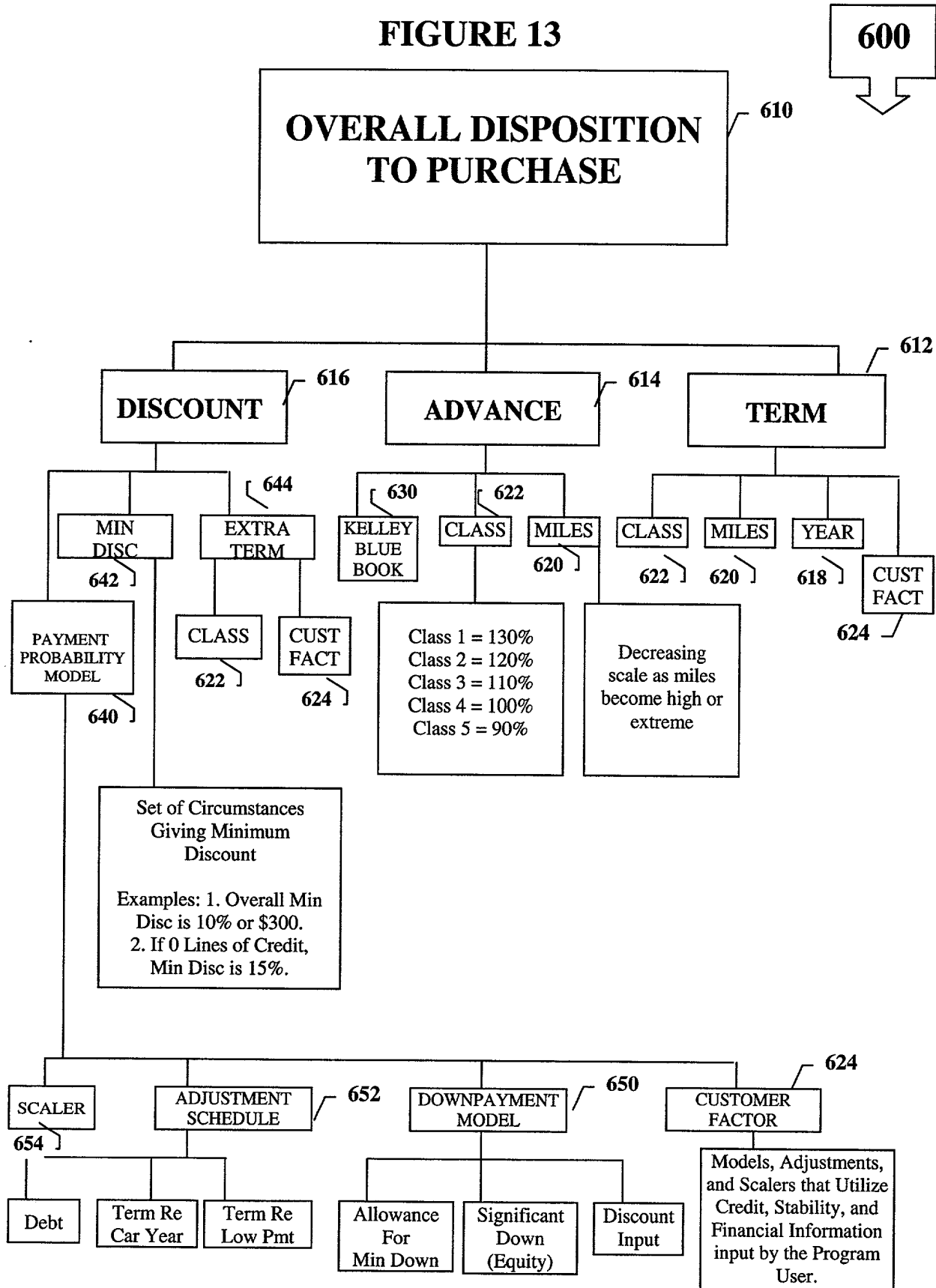


FIGURE 13



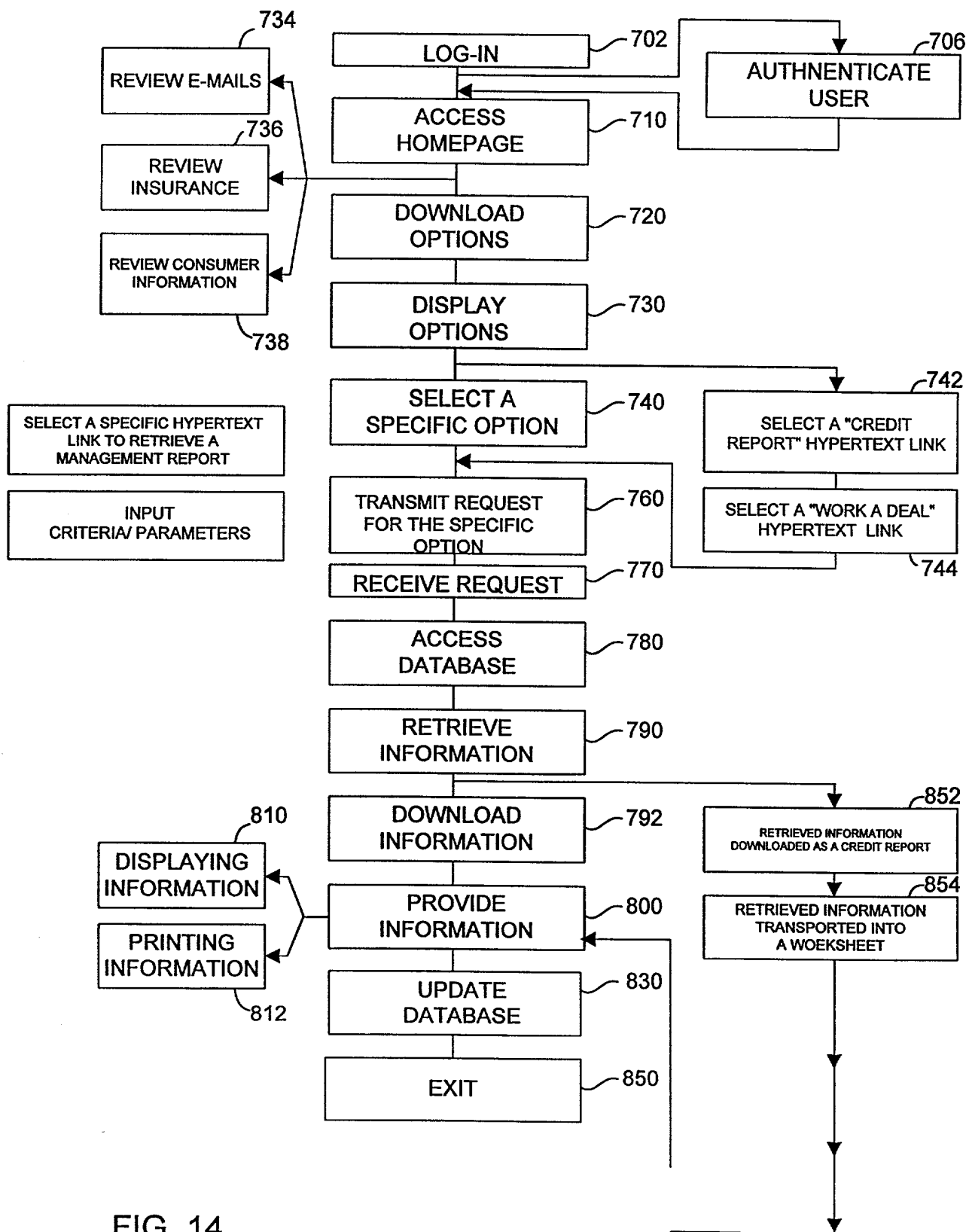


FIG. 14

FIGURE 15

900

Dealercenter.net - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites History

Address http://creditparsing.westlakefinancial.com/login.asp

Search Messenger Bookmarks My Yahoo! Yahoo! Finance Yahoo! Mail News Shopping Entertainment Time

DEALER CENTER

Email Credit Report Westlake Deal Insurance

Already a member?
Please enter Username and Password

Login

Username:

Password:

UserName and Password are case-sensitive

Login Cancel

924

926

928

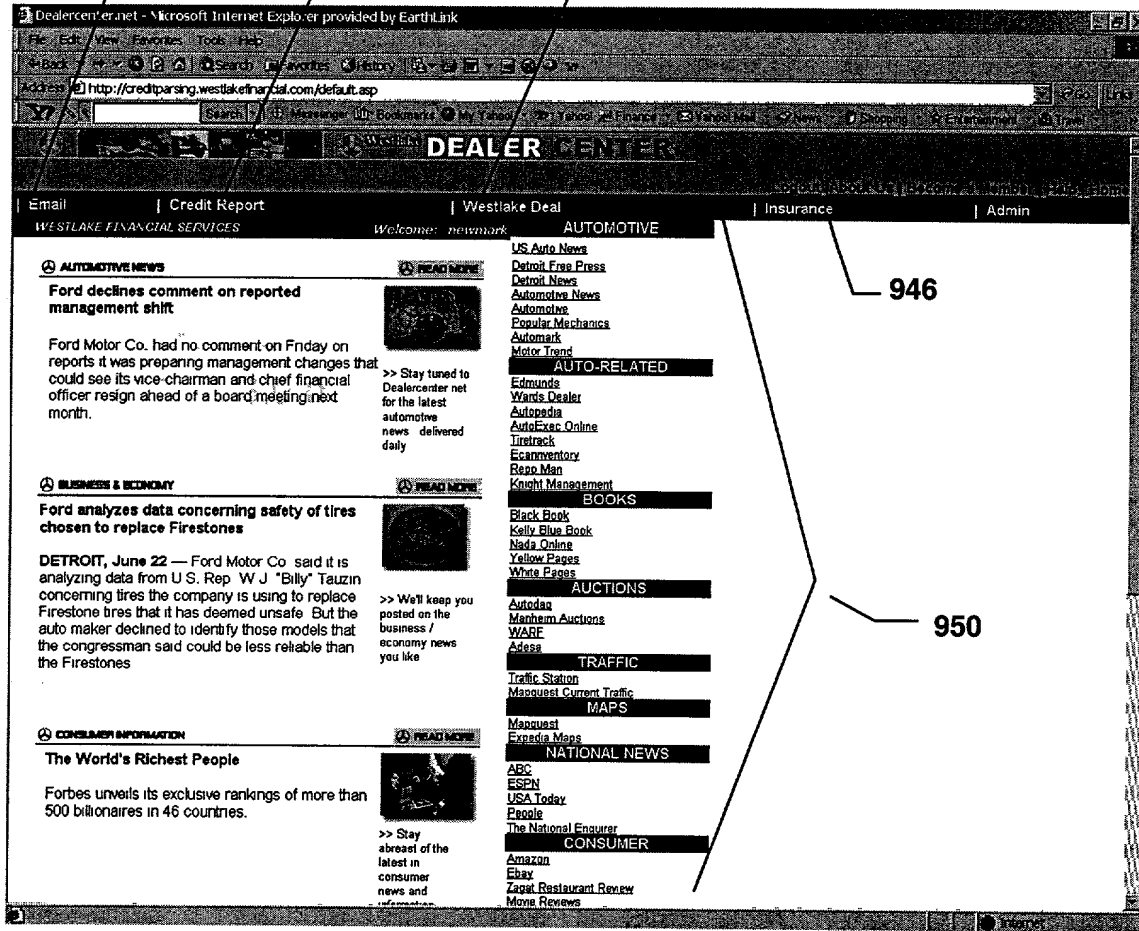
FIGURE 16

940

948

942

944



946

950

FIGURE 17

1000

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

Address: http://creditparsing.westlakefinancial.com/bp/frameindex.asp?bureau=XP&st=1&link=8&pfle=TX&custName=EDDIE_CLAURE&reportNo=205378

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

1002 1004

PAGE 1 P@TTY

SS: E Financial
YOI RPTD: 03/01 TO 04/01 I

RPTD: 3-01 TO 4-01 U
LAST SUB: 1218044

EDDIE CLAURE JR
----- SCORE SUMMARY -----
EXPERIAN/FAIR, ISAAC SCORE NOT AVAILABLE.

----- INQUIRIES -----
Capital ONE 04-11-01 1218044 BC
American Express 04-06-01 7400060 NZ
Westlake Financial SVC 03-20-01 3521779 FP
Assoc National Bank CC 03-05-01 3270173 BC

END -- EXPERIAN

DIRECT CHECK

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
7400060	American Express	BYMAILONLY	4315 S 2700 W	Salt Lake C	UT	84184
3270173	Assoc National Ba	BYMAILONLY	P O BOX 15687	Wilmington	DE	19886
1218044	Capital ONE	BYMAILONLY	PO BOX 26625	Richmond	VA	23261
3521779	Westlake Financia	323.692.8800	4751 Wilshire Blvd	LOS Angeles	CA	90010

END -- EXPERIAN DIRECT CHECK

FIGURE 18

1020

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

Address: http://crediparsing.westlakefinancial.com/ExceptionAgent.asp?File=TX18&CustomerName=EDDIE_CLAIR&ReportNumber=2053788&dealNumber=11514

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name Deal # : 11514

Dealer Input Customer Information

Yrs on Present Job: 1.7 --- Ph/Utd/Chng: Yes

Gross Monthly Income: 1800 \$ Spse/Prtnr Co-X: No

Rent/Mortgage: 0 \$ Other Co-X: No

Auto Parsed Information

Years Credit: 0.42
Good Credit Items: 0
High good Credit: \$
Derog Credit Items: 0
High Derog Credit: \$
Prev Bankrupt: No

Next >

1022
1024
1026
1028
1030
1032
1034
1036
1038

FIGURE 19

1050

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

Address: http://creditparsing.westlakefinancial.com/bpclasses/ca_bpdealstruc.asp?msagent=18&custName=EDDIE_CLAURE&reportNo=205378

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name: Deal #: 11514

Customer Information		Customer Vehicle Information	
Price:	\$ 6995	Model Year:	1992
License:	\$ 23	Blue Book:	\$ 4950
Warranty:	\$ 0	Mileage:	117545
War Cost:	\$ 0	Cost:	4600
Insurance:	\$ 0	Class:	1
Trade Allowance:	\$ 0		
Trade Payoff:	\$ 0		
Cash Down:	\$ 1800		
Payments:	30		
Cost Factor:	0.93		
Dealer Gross:	\$ 635.00		
Net Check to Dealer:	\$ 4,675.00		

DOC: \$ 10
Smog: \$ 28.25
State Tax: \$ 1,405.00
Loan Date: 8/4/2001
Date to 1st Pay: 9/3/2001
Front Gross: \$ 2,395.00
Finance Charge: \$ 1,998.25
Amount Financed: \$ 6,661.25
MAX OK TO FIN: \$ 6,435.00
0.93 Westlake Discount
\$ 635.00 Acquisition Fee
1660 Structure OK
\$ 100.00 Amount Financed OK
21.41%
Amount financed in excess of max allowed by: \$ 227
You need to put down 227 dollars more.

Compute Save Deal Show Deal

1056 1052 1054 1058

FIGURE 20

1090

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

Address: http://credtparsing.westlakefinancial.com/bpclasses/ca_bpdealstruc.asp?reportNo=205378&custName=EDDIE_CLAURE&agent=1

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name: Deal #: 11514		Customer Vehicle Information	
Price:	\$1685	DOC:	\$10
License:	\$23	Smog:	\$28.25
Warranty:	\$0	State Tax:	\$1,383.00
War Cost:	\$0	Loan Date:	8/4/2001
Insurance:	\$0.00	Date to 1st Pay:	9/3/2001
Trade Allowance:	\$0	Front Gross:	\$2,285.00
Trade Payoff:	\$0	Finance Charge:	\$1,928.75
Cash Down:	\$1,900	Amount Financed:	\$6,429.25
Payments:	30	MAX OK TO FIN:	\$6,435.00
Cost Factor:	0.96	Westlake Discount:	1595 Structure OK
Dealer Gross:	\$600.00	Acquisition Fee:	\$100.00 Amount Financed OK
Net Check to Dealer:	\$4,744.25	APR:	21.41%
Model Year:		1992	
Blue Book:		\$4950	
Mileage:		\$117545	
Cost:		\$4680	
Class:		1	

It's a deal!

Buttons: Compute, Save Deal, Show Deal

1104 points to Price field
1100 points to Net Check to Dealer field
1112 points to MAX OK TO FIN field
1114 points to Acquisition Fee field
1102 points to Structure OK field
1118 points to Amount Financed OK field
1096 points to Compute button
1094 points to Save Deal button
1098 points to Show Deal button
1106 points to Dealer Gross field
1108 points to Net Check to Dealer field
1110 points to Net Check to Dealer field
1116 points to APR field
1092 points to Structure OK field

FIGURE 21

1150

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites History

Address http://creditpursing.westlakefinancial.com/bpclasses/ca_bpdeastruc.asp?reportNo=2053769&custName=EDDIE_CLAURE&msagent=1

Search Messages My Bookmarks My Travel Yahoo! Finance Yahoo! Mail News Shopping Entertainment Travel

DEALER CENTER

Home | About Us | Contact Us | Privacy Policy | Terms of Use

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name: EDDIE CLAUDE Deal #: 11514

Customer Vehicle Information	
Price:	\$1985
License:	\$23
Warranty:	\$0
War Cost:	\$0
Insurance:	<input type="checkbox"/>
Trade Allowance:	\$0
Trade Payoff:	\$0
Cash Down:	\$1900
Payments:	27
Cost Factor:	0.97
Dealer Gross:	\$650.00
Net Check to Dealer:	\$4,794.25

DOC:	\$10
Smog:	\$28.25
State Tax:	\$20
Loan Date:	8/4/2001
Date to 1st Pay:	8/3/2001
Front Gross:	\$2,295.00
Finance Charge:	\$1,735.62
Amount Financed:	\$6,429.25
MAX OK TO FINE:	\$6,435.00
Westlake Discount:	1535
Acquisition Fee:	\$100.00
APR:	21.15%

Model Year: 1992

Blue Book: \$4350

Mileage: 117545

Cost: \$4600

Class: 1

1535 Structure OK

\$100.00 Amount Financed OK

YES

YES

It's a deal!

Compute Save Deal Show Deal

1152

Done Internet

FIGURE 22

1170

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

Address: http://credtparsing.westlakefinancial.com/bplstSavedProfile.asp?link=

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Saved Deal 1174 1172 1176

SEARCH CRITERIA

Date From 7/28/2001 To 8/4/2001 Last Name SSN # Query

click on the numbers to navigate through pages ..

1

DEAL #	REPORT #	SOCIAL SECURITY #	CUSTOMER NAME	VIEW REPORT
10759	204768	558-XX-4329	NICK NIMMER	

FIGURE 23

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

File Edit View Favorites Tools Help

Search

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Deal Sheet

Run BP Print Deal

CUSTOMER NAME: RAYMOND PINN DEAL #: 10759

DEAL STRUCTURE

Price	\$6,750.00	Doc Fee	\$10.00
License Fee	\$23.00	Smn Fee	\$20.00
Warranty	\$0.00	y Cost	\$0.00
Tax Rate	20.00	x	\$1,356.00
Loan Date	7/30/2001	Down to First Pay	8/29/2001
Trade Payoff	\$0.00	Trade Allowance	\$0.00
Cash Down	\$1,800.00	Insurance	\$0.00
Term	30	Premium	\$275.91
Front Gross	\$2,150.00	Payment	\$1,910.05
Amount Financed	\$6,367.25	Finance Charge	\$1,910.05
		Max Amt to Fin	\$6,435.00

CREDIT INFORMATION

Years Credit	5	# Years on Present	17
Bureau		Job	
# Good Credit	7	Gross Monthly	\$1,800.00
Items		Income	
\$ High Good	\$66,950.00	Rent/Mortgage	\$0.00
Credit		Family Support	\$0.00
# Derog Credit	8	Debt	
Items		Other Monthly Debt	\$175.00
\$ High Derog	\$71,141.00	Ph/U/Chng in	
Credit		Name	YES
# of Repo/Auto	1	Cust Owns Home	NO
Loss			
Prev Bankruptcy	NO		
# Residence	0.5		
Stability			

VEHICLE INFO

Year	1992	Book	\$4950
Miles	117545	Class	1
Cost	\$4,600.00		

RESULT

Customer Factor	1.74	Westlake Discount	\$1,130.00
APR	21.41%	Dealer Gross	\$920.00
Acquistion Fee	\$100.00	Structure Ok	YES
Net Check To		Amt Fin Ok	YES
Dealer	\$5,137.25		

1206

1208

1210

1212

1204

1202